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Legislation does not lower costs or premiums
By REP. JOHN ADLER

After a year of debate and discussion, I voted against the health care reform bill that was signed into law earlier this week.

I did not come to this decision lightly. Like so many Americans, I spent the last year talking with family members, friends and neighbors about how to improve our health care system. I have hosted more than 80 community meetings, many across Ocean County, including Toms River, Stafford, Little Egg Harbor and Bayville.

Together, we discussed what our country, our families and taxpayers need and want from health care reform. Throughout this process, the one thing I heard over and over is that true health care reform must make health care more affordable for middle-class families and small-business owners.

While the bill that was signed into law will make great strides in offering working Americans health care coverage and crack down on many of the insurance industry abuses, it does not lower costs or prevent excessive increases in premiums for families and small businesses.

Businesses and families cannot afford to see their premiums continue to rise by 20 percent to 30 percent a year. This year, America will spend roughly \$7,500 for every American. That figure is expected to nearly double by 2017. If health care inflation does not come under control, our economy will never reach its full potential and America will lose its global competitiveness.

Making health care affordable has always been one of my top priorities. More than 30 years ago, my father had his first heart attack. At the time, he owned a local dry cleaning business and could not afford health insurance. Without coverage, the medical bills were unaffordable for my middle-class family, and he was forced to leave the hospital and get back to work before he was ready. After three more heart attacks and expensive hospital stays, my father lost his business and died at the age of 47.

Three decades after my family struggled through the illness that took my father's life and closed our family business, American families and businesses are still being priced out of the system. And the final bill does not adequately rein in costs or ensure that health care will be affordable in two years or in 10. Our health care system is inefficient, and there are steps we can take to get more out of the system.

Consistently, I urged Congressional leaders to squeeze more money out of the system by eliminating waste, fraud and abuse, not by increasing taxes on middle class families and small businesses. We must change the philosophy around delivery of care by rewarding quality and not quantity. We should allow individuals the right to buy insurance policies across state lines.

We can all agree that our health care system is broken, but I do not believe that the final health care reform bill does enough to fix the system. Once again, Congress missed an opportunity to make the tough choices and pass a commonsense plan that would cover more working Americans, and lower costs for middle-class families, seniors and small-business owners. I will continue to fight for bipartisan solutions to our country's priorities, including efforts to lessen the burden on middle-class families and small business owners, create private sector jobs, cut excessive government spending and reduce the alarming federal deficit.

Rep. John Adler, D-NJ, is a member of the House Financial Services Committee and the House Veterans Affairs Committee. He represents parts of Burlington, Camden and Ocean counties.